

## I. REMARKS

All claims have been rejected pursuant to 35 U.S.C. Sec 102 based on Erlanger, or 35 U.S.C. Sec. 103, based on Erlanger in view of Katz, respectively for the reasons set out in the outstanding Office Action. The Examiner is requested to reconsider the application.

The cited art in the outstanding Office Action does not establish anticipation or *prima facie* obviousness.

During the Telephone Interview on June 7, 2005, the undersigned requested a Personal Interview in which the Applicant could attend. Prior to having such an Personal Interview, the undersigned and the Examiner conferred to determine whether Personal Interview was necessary in view of the undersigned's request for an explanation as to how Erlanger could teach the required preexisting debtor of a lender relationship, i.e., a debtor of a lender relationship existing prior to the claimed refer, in which the lender's referrer identity is used. Erlanger does not mention the claimed preexisting debtor of a lender relationship. Indeed, the end "product" of Erlanger is a debtor of a lender relationship that could subsequently evolve into the starting point for the claimed invention. An explanation has been requested, and the Examiner has preferred this request for reconsideration as a means for considering the question and the request for a Personal Interview.

It is respectfully submitted that allowance is appropriate, at least for the foregoing reasons:

- (1) The cited art of Erlanger does not disclose every claim requirement so as to show statutory anticipation;
- (2) The combination of art proposed in the Office Action would render the constructions of the art inoperable for their intended purposes;
- (3) There was no proper motivation or suggestion in the art, as of the filing date of the Application Ser. No. 09/692,697, that would have prompted one skilled in the art to make

the proposed combination and modification.

Accordingly, withdrawal of the rejection and allowance is respectfully requested.

If the foregoing is for any reason believed to be insufficient for allowance, a Personal Interview is respectfully requested.

## II. CONCLUSION


The application, as amended, is believed to be in condition for allowance, and favorable action is requested.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and if any extension of time is needed to reply to said office action, this shall be deemed a petition therefor.

If the prosecution of this case can be in any way advanced by a telephone discussion, the Examiner is requested to call the undersigned at (312) 240-0824.

Respectfully submitted,

Date: June 7, 2005

  
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